

Identity Theft Full Remediation Services



#1 Crime in America

Identity Theft is the fastest growing crime in the United States. The statistics are staggering and getting worse. In 2014 Identity theft was the number one consumer reported crime with 12.7 million victims, spending on average 58 to 165 hours to regain pre-theft status.^{1,2,3}

How it impacts business

A national consultant confirmed 48 percent of a company's employees on average experience business or personal legal-related issues each year, spending about 51 hours away from work to resolve them.⁴ Studies show employees with legal problems usually:

- ▶ Are absent five times more than average
- ▶ Use their medical benefits four times more than average
- ▶ Use their sick leave twice as often as the average employee
- ▶ Experience a substantial reduction in their productivity

This startling productivity loss is often undocumented but far from invisible.

Employers who provide identity protection and restoration services for their employees can expect a triple-digit return on investment (ROI) based on the estimated number of victims in the workforce, the corresponding potential loss of productivity, and the cost of providing identity protection and restoration services.

Both you and your employees have access to this valuable service through your Reliance Standard insurance coverage.

1 - Federal Trade Commission, "Consumer Sentinel Network Data Book 2014, February 2015"

2 - Javelin Strategy and Research: 2015 Identity Fraud Report

3 - ITRC "Identity Theft: The Aftermath" 2008

4 - Javelin Strategy and Research: 2014 Identity Fraud Report

Full Identity Theft Remediation Services

Should an employee or anyone in their family fall victim to identity theft, InfoArmor® will provide restoration services including:

- ▶ Dedicated InfoArmor Privacy Advocates® to act on their behalf
- ▶ Identity restoration experts with CTRMS® Certification
- ▶ Investigation and confirmation of fraudulent activity including known, unknown, and potentially complicated sources of identity theft
- ▶ Resolution of key issues by maintaining and explaining the victim's rights
- ▶ Placing phone calls and preparing appropriate documentation on the victim's behalf including anything from dispute letters to defensible complaints
- ▶ Assist in issuing fraud alerts and victim's statements when necessary, with the three consumer credit reporting agencies, Federal Trade Commission, Social Security Administration and the U.S. Postal Service
- ▶ Completing and providing copies of all documentation, correspondence, forms and letters for recordkeeping
- ▶ Contacting, following up and escalating issues with affected agencies and institutions
- ▶ Providing restoration beyond just credit, including criminal, DMV, medical records, etc.
- ▶ Real time access to public records such as DMV, criminal, address changes, liens, judgments and more

WalletArmor®

WalletArmor® provides Online Credential Monitoring on the Internet's Underground economy. We'll know quickly if there is fraudulent activity. An employee will receive an alert from InfoArmor® letting them know their personal information has been compromised. We work with businesses to identify and replace essential cards and documents, and we contact the authorities. WalletArmor stores and secures valuable information for easy retrieval.

IDENTITY THEFT RECOVERY SERVICES ARE PROVIDED BY INFOARMOR. INFOARMOR IS NOT AFFILIATED WITH RELIANCE STANDARD LIFE INSURANCE COMPANY ("RSL").

THE IDENTITY THEFT RECOVERY SERVICES PROVIDED BY INFOARMOR ARE NOT PART OF THE RSL INSURANCE POLICY, AND RSL IS NOT RESPONSIBLE FOR ANY ACTS OR OMISSIONS OF INFOARMOR IN CONNECTION WITH OR ARISING UNDER THE IDENTITY THEFT RECOVERY SERVICES.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product availability and features may vary by state.

RELIANCE STANDARD
A MEMBER OF THE TOKIO MARINE GROUP

INFOARMOR®
DETECTION IS THE NEW PREVENTION

The WalletArmor® encrypted vault secures and monitors:

- | | |
|------------------------|---|
| • User IDs & Passwords | • Driver's Licenses |
| • ATM Cards | • Health Insurance Cards |
| • Credit Cards | • Vehicle Insurance Cards records, etc. |
| • Checking Accounts | |

About InfoArmor®

InfoArmor was established in Scottsdale, Arizona, in 2007 to help one of the largest US banks protect the identities of its 10 million credit card holders. Today it partners with businesses and organizations to help their employees, members, and customers gain control of their personal information and protect and recover their identities.

InfoArmor employs a dedicated team of professionals that provide world class service and expertise in identity theft restoration. In the event of identity theft, the victim will be assigned a dedicated Privacy Advocate that will act on behalf of the customer to completely restore their identity. The victim will know their Privacy Advocate by name and will be able to have a personal proponent for their identity restoration.

InfoArmor's Privacy Advocates are Certified Identity Theft Risk Management Specialists by the Institute of Fraud Risk Management.

How to begin

InfoArmor Identity Theft Remediation with WalletArmor® is an optional service available with Reliance Standard's group Long Term Disability (LTD) coverage. Interested in a full comprehensive identity protection service? We also offer the option to purchase the market's most comprehensive identity theft defense program, PrivacyArmor®, either proactively or following a data breach. Ask your broker or Reliance Standard Sales Representative or Account Manager to see a quote with this service included.